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*"Banks serving large and small communities  
throughout Missouri."*



Missouri's Real Community Banks

**JERRY SAGE**, Executive Director  
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March 2, 2006

Mr. Robert E. Feldman  
Federal Deposit Insurance Corporation  
Executive Secretary  
550 17<sup>th</sup> Street N.W.  
Washington D. C. 20429

Dear Mr. Feldman:

I am requesting the privilege of an officer or other designee of the MIBA to offer testimony at your public hearings in Kansas City in April to review Wal-Mart Bank's application for federal deposit insurance. Our association, which represents over 210 Missouri community banks, has tremendous concerns relating to this issue. We will deliver a copy of our written statement and the name of our designated representative as specified by Tuesday, March 28.

Thank you for your consideration of this opportunity for an officer of our association to offer testimony on this important issue.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Sage".

Jerry Sage  
Executive Director

JS/jp